

In re:
Johnny L. Thomas
Debtor

Case No. 21-13080-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 18, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2022:

Recip ID	Recipient Name and Address
db	+ Johnny L. Thomas, 2449 Oakland Drive, Norristown, PA 19403-2646
14650311	+ Philadelphia FCU, 12800 Townsend Road, Philadelphia, PA 19154-1095
14650303	+ Wells Fargo Dealer Svc, PO Box 10709, Raleigh, NC 27605-0709

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Feb 19 2022 05:03:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Feb 18 2022 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 19 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 18 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 18 2022 23:56:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14650302	Email/Text: bankruptcy@alliantcreditunion.com	Feb 18 2022 23:56:00	Alliant Credit Union, 11545 W Touhy Avenue, Chicago, IL 60666
14650304	+ Email/PDF: bncnotices@becket-lee.com	Feb 19 2022 00:01:38	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
14650306	+ Email/PDF: creditonebknofications@resurgent.com	Feb 19 2022 00:01:38	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14650307	EDI: DISCOVER.COM	Feb 19 2022 05:03:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
14650301	+ Email/Text: cashiering-administrationservices@flagstar.com	Feb 18 2022 23:56:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
14650305	EDI: JPMORGANCHASE	Feb 19 2022 05:03:00	Chase Bank, PO Box 15369, Wilmington, DE 19850
14650309	+ EDI: RMSC.COM	Feb 19 2022 05:03:00	Lowes Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14650310	+ EDI: RMSC.COM	Feb 19 2022 05:03:00	PayPal Credit Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003
14650308	+ EDI: CITICORP.COM	Feb 19 2022 05:03:00	The Home Depot CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Feb 18, 2022

Form ID: 318

Total Noticed: 16

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2022 at the address(es) listed below:

Name	Email Address
EUGENE A. CAMPOSANO	on behalf of Debtor Johnny L. Thomas camposanolaw@comcast.net
REBECCA ANN SOLARZ	on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Johnny L. Thomas	Social Security number or ITIN	xxx-xx-2943
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	21-13080-mdc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Johnny L. Thomas

2/17/22

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.